Certificate Number: 14424-PAE-DE-032294902

Bankruptcy Case Number: 19-10315



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 14, 2019</u>, at <u>12:58</u> o'clock <u>PM EST</u>, <u>Millet J Perez</u> completed a course on personal financial management given <u>by internet</u> by <u>Financial Education Services</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 14, 2019 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: <u>Instructor</u>